

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA

In the Matter of

Gregory & Dawn Johnson,

Debtors.

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Case No. 17-11566 JDL

Chapter 13

**OBJECTION TO PROOF OF CLAIM OF FREEDOM MORTGAGE CORPORATION,  
BRIEF IN SUPPORT, NOTICE OF OPPORTUNITY FOR HEARING, AND NOTICE OF  
HEARING**

COME NOW the Debtors, Gregory & Dawn Johnson, pursuant to 11 U.S.C. § 502(b) and Rule 3007 and object to the Proof of Claim 15-1 filed by Freedom Mortgage Corporation, ("Creditor") filed on June 7, 2017. Creditor asserts an arrearage amount of \$1,255.31. However, that amount is solely attributable to debtors' escrow account and as such, Creditor should file a Notice of Mortgage Payment Change rather than list the amount owed as an arrearage. The monthly mortgage payments are current.

WHEREFORE, Debtors move this Honorable Court to disallow the proof of claim mentioned above to the extent that it allows an arrearage amount.

Respectfully submitted,

/s/ Patrick E. Moore

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Attorney for Debtors

**NOTICE OF OPPORTUNITY FOR HEARING**

**Your rights may be affected. You should read this document carefully and consult your attorney about your rights and the effect of this document.** If you do not want the Court to grant the requested relief, or you wish to have your views considered, you must file a written response or objection to the requested relief with the Clerk of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Avenue, Oklahoma City, OK 73102 no later than 14 days from the date of filing of this request for relief. You should also serve a file-stamped copy of your response or objection to the undersigned movant/movant's attorney [and others who are required to be served] and file a certificate of service with the Court. If no response or objection is timely filed, the Court may grant the requested relief without a hearing or further notice. **The 14 day period includes the three (3) days allowed for mailing provided for in Bankruptcy Rule 9006(f).**

**NOTICE OF HEARING (TO BE HELD IF A RESPONSE IS FILED)**

Notice is hereby given that if a response to the Objection is filed, the Hearing on the matter will be held on August 22, 2017, at 8:30 a.m. in the second floor courtroom of the honorable Judge Janice Loyd at the Old Post Office Building, 215 Dean A. McGee, Oklahoma City, OK 73102. If no response is timely filed and the court grants the requested relief prior to the above referenced hearing date, the hearing will be stricken from the docket of the Court.

**CERTIFICATE OF MAILING**

This will certify that a true and correct copy of the foregoing instrument was mailed, via first class mail, postage prepaid, on this the 7th day of July, 2017 to the following:

Gregory & Dawn Johnson  
1912 Melody Drive  
Oklahoma City, OK 73130

Freedom Mortgage Corp  
10500 Kincaid Drive, Ste 300  
Fishers, IN 46037

Matthew Hudspeth  
Baer, Timberlake, P.C.  
4200 Perimeter Center Dr, Ste 100  
Oklahoma City, OK 73102

/s/ Patrick E. Moore  
Patrick E. Moore